

Form B18 (Official Form 18)
(1/98)

**United States Bankruptcy Court
Central District of California**

3420 Twelfth Street, Riverside, CA 92501-3819

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

DEBTOR(S) INFORMATION:

MARTINEZ, OSCAR

SSN: N/A

EIN: 90-1802640

115 DEL MAR CIRCLE
MIRA LOMA, CA 91752

BANKRUPTCY NO. RS 04-22331-MJ

CHAPTER 7

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT,

Jon D. Ceretto
Clerk of the Court

Date: February 23, 2005

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Form B18 Continued
(1/98)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed whether the debt was included in the schedules or omitted from them. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are.

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Any party may request reopening of a bankruptcy case to determine whether a particular debt was included within the scope of the discharge. In re Beezley, 994 F. 2d 1433 (9th Cir. 1993). Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0973-6
Case: 04-22331-MJ

User: FTR
Form ID: VAN-30

Page 1 of 1
Total Served: 18

Date Rcvd: Feb 23, 2005

The following entities were served by first class mail on Feb 25, 2005.

D +MARTINEZ, OSCAR, 115 DEL MAR CIRCLE, MIRA LOMA, CA 91752-1571
DA +MICHAEL H COLMENARES, 8361 E FLORENCE AVE STE 203, DOWNEY, CA 90240-3953
T +A CISNEROS, 3403 TENTH ST SUITE 711, Riverside, CA 92501-3670
1 +BAY AREA CREDIT SERVICE, INC., 50 AIRPORT PARKWAY, STE. 100, SAN JOSE, CA 95110-3722
3 +HAMMER PARK ASSOCIATES, 5800 HAMNER, MIRA LOMA, CA 91752-1558
4 +HARBOR SPECIALTY INSURANCE CO., PO BOX 6078, CAMARILLO, CA 93011-6078
5 +LA CURACAO, PO BOX 60142, C OF INDUSTRY, CA 91716-0142
6 +LA CURACAO, 1605 W. OLYMPIC BLVD. STE. 700, LOS ANGELES, CA 90015-3832
8 +MARIA BERTHA CRUZ, 115 DEL MAR CIRCLE, MIRA LOMA, CA 91752-1571
9 +SEARS CARD, PO BOX 6563, THE LAKES, NV 88901-0001
10 +SWAN LAKE, 5800 HAMNER, MIRA LOMA, CA 91752-1558
11 +T-MOBILE, PO BOX 742596, CINCINNATI, OH 45274-0001
14 EMPLOYMENT DEVELOPMENT DEPARTMENT, BANKRUPTCY GROUP MIC 92E, P.O. BOX 826880,
SACRAMENTO, CA 94280-0001
15 +UNITED STATES TRUSTEE, 3685 MAIN STREET, SUITE 300, RIVERSIDE, CA 92501-2804

The following entities were served by electronic transmission on Feb 24, 2005 and receipt of the transmission was confirmed on:

2 +EDI: CAPITALONE.COM Feb 24 2005 01:10:00 CAPITAL ONE, PO BOX 34631, SEATTLE, WA 98124-1631
7 +EDI: TSYS.COM Feb 24 2005 01:11:00 LOWES, PO BOX 105980, DEPT. 79, ATLANTA, GA 30353-5980
9 +EDI: SEARS.COM Feb 24 2005 01:10:00 SEARS CARD, PO BOX 6563, THE LAKES, NV 88901-0001
12 +EDI: PHINARCADIA.COM Feb 24 2005 01:10:00 TRANSOUTH, PO BOX 8021,
SO HACKENSACK, NJ 07606-8021
13 EDI: CALTAX.COM Feb 24 2005 01:10:00 FRANCHISE TAX BOARD, ATTN: BANKRUPTCY, P. O. BOX 2952,
SACRAMENTO, CA 95812-2952

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2005

Signature:

